## **CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on

December 30, 1999
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Matthew J. Kelly, Reg. No. 42,716
Name of Applicant, Assignee or
Registered Representative
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JC575 W. S. B. 100/475637

Our Case No. 10098/6

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

n re Application of:	
TRITT, ET AL.	) ) Examiner Unassigned ) Group Art Unit No. Unassigned )
Serial No. Unassigned	
Filing Date: Filed Herewith	
For SIMULTANEOUS REAL-TIME ACCESS TO FINANCIAL ACCOUNT INFORMATION	) ) )

## INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. §1.56, it is respectfully requested that this Information Disclosure Statement be entered. Applicants have

enclosed a form PTO-1449. Applicants request that the references listed in the form PTO-1449 be reviewed and made of record. A copy of the references are enclosed.

In accordance with 37 C.F.R. §1.97(g), (h), this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed to be an admission that the information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. §1.56(b).

This Information Disclosure Statement is being filed prior to the receipt of the first Office Action reflecting an examination on the merits and hence is believed to be timely filed in accordance with 37 C.F.R. §1.97(b). No fees are believed to be due in connection with the filing of this Information Disclosure Statement, however, should any fees under 37 C.F.R. §§1.16 to 1.21 be deemed necessary for any reason relating to these materials, the Assistant Commissioner is hereby authorized to deduct said fees from Brinks Hofer Gilson and Lione account number 23-1925.

Respectfully submitted,

Matthew J. Kelly

Registration No. 42,716 Attorney for Applicant

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